

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 12-28344-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Washington Herrera
57 Rose Avenue
Jersey City, NJ 07305

Madeline Herrera
57 Rose Avenue
Jersey City, NJ 07305

Social Security No.:
xxx-xx-2630

xxx-xx-4183

Employer's Tax I.D. No.:

**ORDER TO SHOW CAUSE WHY CASE SHOULD
NOT BE DISMISSED FOR DEBTOR'S FAILURE TO
MEET CREDIT COUNSELING REQUIREMENTS**

The Court having noted the debtor(s)'s failure to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- ☒ The ☒ debtor ☐ joint debtor did not file a Certificate of Credit Counseling with the petition and has not requested an exemption from the credit counseling requirement and has not filed a request for a temporary waiver of the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition, and has not filed a request for a temporary waiver of, or exemption from the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

It is hereby

ORDERED that the ☒ debtor ☐ joint debtor shall file with the Clerk at the address above, a Certificate of Credit Counseling indicating that they participated in a credit counseling briefing within the 180 days prior to the filing of their petition by 3/27/18 or the case will be dismissed.

If you object to dismissal you may file a written objection or request for a hearing with the Clerk of the Bankruptcy Court at the address above. The objection or request must be received by the Clerk no later than 3/27/18.

If an objection or request for a hearing is filed, you or your attorney must appear at a hearing to be held before the Honorable John K. Sherwood on

Date: April 4, 2018
Time: 10:30 AM
Location: Courtroom 3E
Address: Martin Luther King, Jr . Federal Building
50 Walnut Street
3rd Floor
Newark, NJ 07102

Dated: March 13, 2018

JAN: wdh

John K. Sherwood
United States Bankruptcy Judge

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Washington Herrera
Madeline Herrera
DebtorsCase No. 12-28344-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: oscccqPage 1 of 1
Total Noticed: 3

Date Rcvd: Mar 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2018.

db/jdb +Washington Herrera, Madeline Herrera, 57 Rose Avenue, Jersey City, NJ 07305-2706
aty +Lindsey Beeman, Fitzgerald & Associates, 649 Newark Ave., Jersey City, NJ 07306-2303Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 13 2018 23:19:07 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Bank of America, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
 Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com,
mrozea@leopoldassociates.com/bky@martonelaw.com
 Frank J. Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com
 Lauren Yassine on behalf of Debtor Washington Herrera laurenassine.esq@gmail.com,
nickfitz.law@gmail.com
 Lauren Yassine on behalf of Joint Debtor Madeline Herrera laurenassine.esq@gmail.com,
nickfitz.law@gmail.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Michael R. DuPont on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com,
dana@redbanklaw.com
 Nicholas Fitzgerald on behalf of Debtor Washington Herrera nickfitz.law@gmail.com
 Nicholas Fitzgerald on behalf of Joint Debtor Madeline Herrera nickfitz.law@gmail.com
 Sarah J. Crouch on behalf of Joint Debtor Madeline Herrera nickfitz.law@gmail.com,
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com
 Sarah J. Crouch on behalf of Debtor Washington Herrera nickfitz.law@gmail.com,
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com
 Ting Y. Wu on behalf of Debtor Washington Herrera beckywu.esq@gmail.com
 Ting Y. Wu on behalf of Joint Debtor Madeline Herrera beckywu.esq@gmail.com

TOTAL: 13